

Bill Patterson
5.29

THE HOME ACCOUNTANT™

(7th Printing)

WRITTEN BY

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TABLE OF CONTENTS

INTRODUCTION	iv
Features	iv
GETTING ORGANIZED	1
Definitions of Categories	1
Sample Input Sheets	3
GETTING STARTED	6
Do's and Dont's	6
Starting a New System	7
Hardware Configuration	8
Printer ASCII Code Chart	10
SETTING UP THE BUDGET	11
SYSTEM INFORMATION	15
CHECKBOOK INFORMATION	17
ENTERING FIRST CHECKBOOK	19
Budget Category Factors	20
Entering Additional Checkbooks	21
ADD/EDIT/REPLACE CATEGORIES	22
Add Categories	23
Edit Categories	25
Replace Categories	27
TRANSACTIONS	29
Start New Month	31
Automatic Transactions	32
Entering Checkbook Transactions	34
Entering Credit Card Transactions	39
Entering Cash Transactions	43
SPECIAL FUNCTIONS	45
Search/Edit Transactions	45
Reconciling Checking Accounts	47
Splitting Transactions	50
Starting New Month	53
Starting New Year	54
Graphing	55
Bar Graph	56
Line Graph	57
Trend Analysis	58
Sample Graphs	59
Printed Reports	63
Budget/Actual	64
Budget Categories	64
Sample Reports	65
Balance Sheet	73
Income & Expense Summary	74
Print Checks/Activity Reports	75
Activity Report	75
Print Checks	76
Sample Reports	78
MISCELLANEOUS MESSAGES	84
SELECT DIFFERENT DATA DISK	84
EXTEND DATA DISK	85
START NEW YEAR	86
TROUBLE SHOOTING GUIDE	86
PROGRAM OVERVIEW	88
MOST ASKED QUESTIONS	90

How Much Are You Worth?

An interesting question and, in these financially turbulent times, an important one. Surprisingly, most people do not, except in a general sense, know the answer. Although most would agree that it is necessary and important to plan for their financial future, few have taken the time to take the first step, which is to determine with some degree of accuracy what is one's current financial situation. The next step is to ascertain how much income is coming in and how is it being spent. **THE HOME ACCOUNTANT** is designed to facilitate that very important first step.

Hardware Requirements:

48K Apple II, APPLESOFT in ROM, one or two disk drives, printer (132-column optional, but highly recommended).

Only standard Apple printer interfaces are supported.

Features

What does **THE HOME ACCOUNTANT** do?

Specifically, it

- 1) Maintains up to 100 budget categories.
- 2) Keeps track of up to five checkbooks per system and maintains separate balances for five cash accounts and all your credit cards.
- 3) Prints checks, if desired.
- 4) Prints a personal balance sheet and net worth statement.
- 5) Prints an income and expense summary.
- 6) Handles cash, checkbooks, credit cards and other assets, liabilities, income and expenses.
- 7) Allows information to be extended over multiple diskettes (1000 transactions per diskette).
- 8) Provides fast bank reconciliation.
- 9) Allows for automatic monthly transactions (up to five per checkbook).
- 10) Allows an individual check to be split or spread over several categories.
- 11) Lets the user "flag" any transactions to be recalled for tax purposes.
- 12) Includes a special search/edit mode which will seek and display or print out any transaction by date, check number, payee, amount, and/or by memo or category, singly or in any combination.
- 13) Maintains a complete history of all transactions.
- 14) Provides graphs for any category, which may be dramatically depicted three different ways.
 - a) **BAR GRAPH** — Presents a pictorial representation of budget information as compared to actual expenditures.
 - b) **LINE GRAPH** — Presents a point-to-point plot of any existing category; e.g., to show actual expenses. You may compare from one to three categories simultaneously, with each category being represented by a separately displayed color plot.
 - c) **TREND ANALYSIS** — Presents a point-to-point plot of any existing category. You can perform a linear regression on transaction data to show the historical trend of any category. You may also display a point-to-point plot and trend plot in separate colors.

- 15) Includes the following printed reports:
- a) Year's budget or actual activity.
 - b) A personal Balance Sheet.
 - c) A Net Worth Statement.
 - d) An Income and Expense Summary.
 - e) A category listing.
 - f) A comparative Balance Sheet, comparing current standing to the budget or previous month.
 - g) A comparative Income and Expense Summary, comparing current standing to a projected budget or a previous month, or even a range of months.
 - h) An activity report of all transactions.
 - i) Check writing.
 - j) Special reports by specific field; e.g., all checks paid for rent or to a certain party, etc.
 - k) A credit card activity report.
 - l) A cash activity report.
- 16) An unlimited number of systems can be started from the same program diskette.

In short, **THE HOME ACCOUNTANT** will help you keep your financial house in order and assist you in your future planning.

A small investment in time (approximately 30 to 45 minutes a month) is all that is required from your schedule to keep yourself financially updated.

STEP I — Getting Organized

The first (and by far the hardest) step is to gather together all of the necessary information that will be required for your **HOME ACCOUNTANT** system if you intend to use it for budgeting. This involves finding and organizing all of your financial records, such as security statements, your checkbooks and old checks, evaluations of your personal assets, copies of monthly bills and records of your income sources. The bright spot in this rather tedious task is that you will only have to do it once. Thereafter, in less than an hour a month of your time (normally required for updating your system), **THE HOME ACCOUNTANT** will provide you with current, accurate information concerning your financial affairs.

To use **THE HOME ACCOUNTANT**, it is necessary for you to classify the financial information that you have gathered into five broad category types. They are:

- (1) Assets
- (2) Credit Cards
- (3) Liabilities
- (4) Income
- (5) Expenses

To preclude any possible confusion concerning these category types, a brief definition with examples of each type follows:

I. **ASSETS** — In general terms, these are things of value that you own. Examples might be:

- | | |
|-------------------------|--|
| A. residential property | I. business |
| B. other real estate | J. jewelry |
| C. furniture | K. your computer |
| D. stocks | L. cash value of insurance |
| E. bonds | M. current value of your profit sharing pension or IRA plans |
| F. coins or stamps | N. miscellaneous |
| G. autos | |
| H. art | |

II. **CREDIT CARDS** — Examples could be:

- | | |
|---------------------|----------------------------|
| A. American Express | D. department store charge |
| B. Visa | E. gasoline cards |
| C. MasterCard | |

III. **LIABILITIES** — Loosely defined, a liability is a debt that you legally (or perhaps morally) owe. A liability should not be confused with an expense, which will be defined below. Normally, a liability is a rather long-term obligation that you may or may not pay on a monthly basis. Examples might include:

- A. Mortgage payment (principal)
- B. all other loans (principal); e.g., autos.

IV. **INCOME** — Any source of revenue that you might have. Examples include:

- | | |
|--------------------|-------------------------------------|
| A. salary, job #1 | E. money market or savings interest |
| B. salary, job #2 | F. gifts |
| C. spouse's salary | |
| D. stock dividends | |

V. **EXPENSES *** — Any obligation that you might incur that is not a liability. Examples include:

- | | |
|-----------------------------|------------------|
| A. rent | F. entertainment |
| B. food | G. clothing |
| C. utilities | H. gasoline |
| D. interest on loans | I. house repairs |
| E. interest on credit cards | |

* Refer to your checkbook for developing your own list of expenses.

In order to make the entry of this information into **THE HOME ACCOUNTANT** system easier for you, we recommend that you now get out a blank pad of paper and a pencil. (Yes, we know that your computer is supposed to reduce paperwork. It will — have faith.)

Now set up your pad according to the sample that is provided for you on the following pages. Remember, **THE HOME ACCOUNTANT** system allows for a total of 100 budget categories.

NOTE: Reserve category #1 for the first checkbook and category #2 for first cash account.

*** * * HELPFUL TIP * * *** : Number each budget category as you set up your list. You may use the category number instead of having to type in that category when you are entering transactions. (A list of categories and their corresponding numbers is available as a printed report.)

*** * * HELPFUL TIP #2 * * *** : Read through this manual completely *before* starting.

* Reserve category #1 for the first checkbook and category #2 for the cash account. Allow two categories for each additional checkbook — one for the checkbook, the other for cash.

Memos can be used to subcategorize categories, e.g. Category: Gasoline, Memo: Ford (See Transactions pg. 36).

Sample HOME ACCOUNTANT Input Sheet

TYPE 1 — ASSETS

Budget Category #	TITLE (up to 25 alphabetic characters)	Current Value of Asset
1	Checkbook #1	1000
2	Cash Account #1	100
3	House, Elm Drive	75000
4	Condo, Newport Beach	30000
5	Savings, First Federal	10000
6	Money Market Fund — Merrill	25000
7	Furniture	10000
8	I.B.M. Stock (100 shares)	5000
9	Apple Stock (100 shares)	1400
10	Riverside bonds 10's/94	4000
11	Coin collection	15000
12	Auto Toyota	6500
13	Auto Ford	4000
14	Jewelry	2000
15	Company Pension	20000
16	IRA Plan	10000
17	Insurance (cash value)	15000

NOTE: Budget amounts are optional although highly recommended for effective financial planning.

Sample HOME ACCOUNTANT Input Sheet

TYPE 2 — CREDIT CARDS

Budget Category #	TITLE (up to six alphabetic characters)	Current Balance Owed
18	VISA	500.00
19	M/C	250.00
20	AMEX	300.00
21	MAYCO	150.00
22	ESSO	36.00

Sample HOME ACCOUNTANT Input Sheet

TYPE 3 — LIABILITIES

Budget Category #	TITLE (up to 25 alphabetic characters)	Total Amount Currently Owed
23	Mortgage house	<u>37000</u>
24	Mortgage	<u>23000</u>
25	Loan From Sam	<u>1500</u>

Sample HOME ACCOUNTANT Input Sheet

TYPE 4 — INCOME

Budget Category #	TITLE (up to 25 alphabetic characters)	Expected Amount
26	Salary — Job #1	2200 (net pay)
27	Salary — Job #2	500 (net pay)
28	Municipal Bond	100
29	Stock Dividend	250

Special note: These amounts will *not* be used as a starting balance; rather, they will be entered each month as the expected amount of income. This will be further explained in the proper section.)

Sample THE HOME ACCOUNTANT Input Sheet

TYPE 5 — EXPENSES

(Special note: These amounts will not be used as a starting balance; rather, they will be put in each month as an anticipated expense.)

Budget Category #	TITLE (up to 25 alphabetic characters)	Expected Amount
30	Rent	650.00
31	Food	400.00
32	Clothes	100.00
33	Utilities	75.00
34	Credit Card interest	35.00
35	Entertainment	150.00
36	Gas (2 cars)	100.00
37	Pocket Money	200.00
38	Mortgage Interest — House	300.00
39	Mortgage Interest — Condo	175.00
40	Miscellaneous	200.00

Getting Started With The Home Accountant System

Now that the hard part is done, the rest will be easy.

STEP I — Initializing a new disk to store your data.

- A) "Boot up" your system with your DOS 3.3 System Master diskette that was supplied with your computer.
- B) Take out the master disk and replace it with a *new blank* diskette.
- C) Type from the keyboard the following:
 -] NEW (Press RETURN)
 -] INIT HELLO (Press RETURN and wait for cursor)
 -] DELETE HELLO (Press RETURN)

Before proceeding further, let's mention some important **DO's and DON'Ts**:

DO NOT exit from **THE HOME ACCOUNTANT** program except as directed.

DO NOT press the RESET key. **DO NOT** turn the power off or remove any diskette during the operation of the program except as directed. Doing any of these may result in lost data and/or an unusable disk. Having a back-up copy of your disks is your only protection.

DO NOT use a write-protect tab on either your program diskette or on your data diskette.

DO copy your data diskette at regular intervals to provide a back-up in case of damage to your regular diskette.

DO remember that when a single letter or digit is requested in menus, you do not need to press RETURN. However, a RETURN is required after entering other information.

DO remember to exit properly or finish the program by selecting option #9 [EXIT] from the MAIN MENU.

STEP II — Starting a New System

SCREEN #1

* * HOME ACCOUNTANT * *
V2.0
MAIN MENU

1. TRANSACTIONS
2. GRAPHS
3. PRINTED REPORTS
4. PRINT CHECKS/ACTIVITY REPORT
5. BUDGET
6. EXTEND DATA DISK
7. START NEW YEAR
8. HARDWARE/START NEW SYSTEM
9. EXIT

ENTER SELECTION (1-9) 8

Remove your newly initialized diskette from the disk drive, replace it with **THE HOME ACCOUNTANT** program diskette and "boot it". After the logo disappears, the main menu as shown above will be displayed on the screen. Type "8" to proceed to the next step.

NOTE: On all screens in this manual **BOLD** type is generated by **THE HOME ACCOUNTANT**. User inputs are displayed in **LIGHT** type.

STEP III — Hardware Configuration

SCREEN #2

REFER TO PAGE 8 IN MANUAL

DO YOU WISH TO START A NEW SYSTEM? Y

ARE YOU SURE YOU WANT TO DO THIS? Y

DO YOU HAVE AN INITIALIZED DISK? Y

SCREEN #2 as shown above will now be presented on your display. Press the letter "Y" in answer to the three questions asked.

Continue with STEP III.

NOTE: If you start another Home Accountant System, you must proceed through to "Start New Month" in transactions before you continue using your previously started system.

SCREEN #3

*** * HOME ACCOUNTANT * ***
HARDWARE CONFIGURATION
REFER TO PAGE 10 IN MANUAL

A PRINTER SLOT #1
B S)ERIAL OR P)ARALLEL CARD? P
C SUPPRESS LINE FEED? (Y/N) N

ASCII CODE(S) FOR 132-COLUMN FORMAT
D 15 E 0 F 0 G 0 H 0

ASCII CODE(S) FOR 80-COLUMN FORMAT
I 18 J 0 K 0 L 0 M 0

N NUMBER OF DRIVES IN SYSTEM 2

LETTER TO EDIT (A-N)
(X)CANCEL (P)PRINT (R)RECORD
ENTER SELECTION ____

In order to set up your **HOME ACCOUNTANT** system for your particular equipment or hardware, answer the questions as requested on SCREEN #3.

A) Indicate in which slot your printer interface card is located then press RETURN.

B) Indicate whether your printer interface is serial or parallel then press RETURN.

C) If your printer has an automatic line feed (refer to your printer manual) then you should answer "N" to this question (which is the usual response), then press RETURN.

D-M) Since **THE HOME ACCOUNTANT** uses both 80-column and 132-column reports, the proper codes must be entered at this point for your specific printer and the size of paper which you are using.

NOTE: We have included the proper codes for those printers with which we are familiar. (See chart on the following page.) If your printer is not on the chart, refer to your printer manual for the right numbers. If your printer is incapable of 132-column printing, enter all zeroes for the codes.

N) Indicate the number of drives that you are using (1 or 2). Press RETURN.

X) Cancels all inputs and starts over.

P) Prints screen to printer.

(A-N) Press to edit any previous input.

Press "R" to record this information.

* ASCII codes are the ASCII values e.g. "ESC" = 27: "<CTRL>0" = 15:
"7" = 55.

	132—column or 8-1/2"												14"					80—column				
	D	E	F	G	H	OR	D	E	F	G	H	I	J	K	L	M						
EPSON MX 100	15	0	0	0	0	0	18	0	0	0	0	18	0	0	0	0						
EPSON MX-80	15	0	0	0	0	0	NA	—	—	—	—	18	0	0	0	0						
EPSON MX-70	0	0	0	0	0	0	NA	—	—	—	—	18	0	0	0	0						
TI 810/820	27	55	0	0	0	0	27	54	0	0	0	27	54	0	0	0						
IDS 445	31	0	0	0	0	0	NA	—	—	—	—	29	0	0	0	0						
IDS 460	31	0	0	0	0	0	NA	—	—	—	—	29	0	0	0	0						
IDS 560	31	0	0	0	0	0	29	—	—	—	—	29	0	0	0	0						
ANADEx 9501	24	20	0	0	0	0	24	18	0	0	0	24	18	0	0	0						
NEC 8023A	27	81	0	0	0	0	NA	—	—	—	—	27	78	0	0	0						
OKIDATA M-80	29	0	0	0	0	0	NA	—	—	—	—	30	0	0	0	0						

NOTE: You may select 14" or 8 1/2" paper format. Some printers do not have a 14" option (NA). RETURN alone is the same as zero.

STEP IV — Setting Up the Budget

SCREEN #1

* * HOME ACCOUNTANT * *
V2.0
MAIN MENU

1. TRANSACTIONS
2. GRAPHS
3. PRINTED REPORTS
4. PRINT CHECKS/ACTIVITY REPORT
5. BUDGET
6. EXTEND DATA DISK
7. START NEW YEAR
8. HARDWARE/START NEW SYSTEM
9. EXIT

ENTER SELECTION (1-9) 5

SCREEN #1 will again be displayed with option 5 flashing. Type "5" to proceed to budget menu.

STEP IV — (Continued)

SCREEN #4

* * HOME ACCOUNTANT * *
BUDGET

1. ADD CATEGORIES
2. EDIT CATEGORIES
3. REPLACE CATEGORIES
4. CHECKBOOKS
5. SYSTEM INFORMATION
6. START NEW SYSTEM
7. MAIN MENU

ENTER SELECTION (1-7) 6

SCREEN #4 will now be on your display with option 6 flashing. To start entering information, type "6" on your keyboard.

SCREEN #5A

* * * * *

REMOVE ANY DISK FROM DRIVE #2
AND INSERT BLANK INITIALIZED DISK.
PRESS ANY KEY WHEN READY.

* * * * *

Follow the instructions on your screen (the screen above is for a two drive system) and insert the new diskette that you have already initialized.
Press RETURN.

SCREEN #5B

PREPARING NEW DATA DISKETTE
PLEASE DO NOT INTERRUPT.

When SCREEN #5B is presented on your display. *DO NOT TOUCH ANYTHING.* The preparation of your diskette will take a couple of minutes.
Go to STEP V.

STEP V — System Information

SCREEN #4

* * HOME ACCOUNTANT * *
BUDGET

1. ADD CATEGORIES
2. EDIT CATEGORIES
3. REPLACE CATEGORIES
4. CHECKBOOKS
5. SYSTEM INFORMATION
6. START NEW SYSTEM
7. MAIN MENU

ENTER SELECTION (1-7) 5

As soon as your data diskette has been prepared, SCREEN #4 will again be presented on your display. SCREEN #4 will again be presented on your display with option 5 flashing. Press "5" on your keyboard.

STEP V — (Continued)

SCREEN #6

* * HOME ACCOUNTANT * *
BUDGET

SYSTEM INFORMATION

SYSTEM NAME: SMITH FAMILY

STARTING MONTH/YEAR: (1-12) B 11 C 1981

ENDING MONTH: (1-12) D 12

LETTER TO EDIT (A-D)
(X)CANCEL (P)PRINT (R)RECORD
ENTER SELECTION ____

Answer the questions from SCREEN #6 that now appear on your display.

SYSTEM NAME: For example, if you are the Smith Family and will use two different checkbooks, then an overall name for this system might be "Smith Family". Press RETURN.

STARTING MONTH/YEAR: You may start in any month. Enter the number of the month and the year and press RETURN.

NOTE: All months must have two digits.

ENDING MONTH: Enter month number and press RETURN, then press "R" to RECORD, "X" to start over, "P" to print screen or (A-D) to edit previously input item.

NOTE: Ending month is the end of your fiscal year. If you use the calendar year, enter 12.

Once a new month has been started, beginning and ending months may not be changed. Refer to the section on transactions for further information.

Go to STEP VI.

-10.18

STEP VI — Checkbook Information

SCREEN #4

* * HOME ACCOUNTANT * *

BUDGET

SMITH FAMILY NOV 1981

1. ADD CATEGORIES
2. EDIT CATEGORIES
3. REPLACE CATEGORIES
4. CHECKBOOKS
5. SYSTEM INFORMATION
6. START NEW SYSTEM
7. MAIN MENU

ENTER SELECTION (1-7) 4

SCREEN #4 will again be presented on your display with option 4 flashing.
Press "4".

STEP VI — (Continued)

SCREEN #7
* * HOME ACCOUNTANT * *
BUDGET

SMITH FAMILY NOV 1981

CHECKBOOK# 1

A	NAME	JOHN SMITH
B	ADDRESS	123 W. EAST ST
C	CITY	ORVILLE
D	STATE	CA
F	ZIP CODE	90029
F	BANK	FIRST NATIONAL
G	ACCOUNT#	432134

LETTER TO EDIT (A-G)
(X)CANCEL (P)PRINT (R)RECORD
ENTER SELECTION ____

As stated previously, you may use up to five different checkbooks. As shown above, this is where you will record information for your first checkbook.

Just fill in the information requested. Press RETURN after each line.

After your information is correctly entered, press "R" to record it.

Go to STEP VII.

STEP VII — Entering First Checkbook

SCREEN #8

* * HOME ACCOUNTANT * *

BUDGET

ADD CHECKBOOK BUDGET CATEGORIES

CATEGORY#1

A TYPE CHECKBOOK

B TITLE CHECKBOOK #1

	BUDGET	BEG	ACTUAL	DIFFERENCE
D JAN		C	1000.00	
E FEB				
F MAR				
G APR				
H MAY				
I JUN				
J JUL				
K AUG				
L SEP				
M OCT				
N NOV	1000		1000.00	0
O DEC	1000		0.00	1000

LETTER TO EDIT (A-O)

(X)CANCEL (P)PRINT (R)RECORD

ENTER SELECTION ____

SCREEN #8 as shown above will now appear on your display. You will now begin to enter your budget categories. *BEFORE* entering categories from your pad of paper, two categories must be specified and entered. If you will look at your display at row B, the title shows CHECKBOOK #1. You must enter your starting checkbook balance in row C. Press RETURN.

NOTE: Budget amounts are whole numbers. Actual amounts will come from transactions.

STEP VII — (Continued)

The cursor will now go to the row that you have selected as your beginning month. Enter a figure here indicating what your estimate is for an ending balance for that month. Press RETURN. Fill in your estimate for the next month also and continue as above until all the estimates for the month that you have specified are filled in. By selecting the appropriate letter you may edit any quantity or change checkbook name. Press "R" to record. *

Row B will now show CASH ACCOUNT #1. This is the second mandatory category. At row C, enter your beginning cash balance (e.g., cash in pocket). Press RETURN and continue as before.

* SPECIAL NOTE: To speed up the process of entering budget figures, you have two options: (1) After you have entered a figure for the beginning month and have pressed RETURN, you may type in the word SAME and all remaining months will automatically be filled in with the same figure. (2) If you feel that the category you are entering will increase or decrease by some set percentage (e.g., HOUSE may be a 1% variance each month) type "F" (followed by a minus sign if decreasing) and automatically the balance of the months will fill in with the proper figure (compounded); e.g., F.01 means you expect the house to appreciate at the rate of 1% per month, compounded. If you expect a budget amount to increase by a *fixed* amount, enter "F" followed by a whole number; e.g., F100 would mean an expected increase of \$100 per month of F-10 would mean an expected decrease of \$10 per month. This feature, including the word "SAME", may be used in *any* month, except for the beginning month.

Once you have keyed in your two mandatory categories, CHECKBOOK (#1) and CASH ACCOUNT (#2), and have pressed "R", you will see a checkbook menu (SCREEN #9) showing the name of the first checkbook that you have entered.

REMEMBER: (X) Cancels previous inputs and starts over. (P) Prints the screen to a printer. Letter to edit allows changes to previous inputs.
--

STEP VII — (Continued)

SCREEN #9

* * HOME ACCOUNTANT * *

BUDGET

SMITH FAMILY NOV 1981

CHECKBOOK MENU

CHECKBOOK/NAME

1. JOHN SMITH
- 2.
- 3.
- 4.
- 5.

(A) ADD NEW CHECKBOOK EDIT (1-5) (M)ENU
(P)PRINT

Now you may either:

- (1) add another checkbook by pressing "A" and repeating STEPS VI and VII or
- (2) enter all your other categories from your pad.

Assuming you choose to enter your budget categories, press "M" on your keyboard.

Go to STEP VIII.

STEP VIII

Add/Edit/Replace Categories

SCREEN #4

* * HOME ACCOUNTANT * *
BUDGET

SMITH FAMILY NOV 1981

1. ADD CATEGORIES
2. EDIT CATEGORIES
3. REPLACE CATEGORIES
4. CHECKBOOKS
5. SYSTEM INFORMATION
6. START NEW SYSTEM
7. MAIN MENU

ENTER SELECTION (1-7) 1

STEP VIII — Add Categories

SCREEN #10

* * HOME ACCOUNTANT * *

ADD BUDGET CATEGORIES

CATEGORY# 3

A TYPE 1 (1-5) ASSET

B TITLE STOCKS

	BUDGET	BEG ACTUAL	DIFFERENCE
		C 75000.00	
D JAN			
E FEB			
F MAR			
G APR			
H MAY			
I JUN			
J JUL			
K AUG			
L SEP			
M OCT			
N NOV	75600	75000.00	600-
O DEC	75900	0.00	75900-

LETTER TO CHANGE (A-O)

(X)CANCEL (P)PRINT (R)RECORD

ENTER SELECTION

Screen #10 will now appear on your display. Now you will enter all the information from your pad.

Procedure:

- (1) Enter category type:
- | | |
|---------------|-----------------|
| 1 = ASSET | 2 = CREDIT CARD |
| 3 = LIABILITY | 4 = INCOME |
| 5 = EXPENSE | |

Add Categories (Continued)

- * It is probably easier to enter all data for a single category type at one time.
- * **REMEMBER:** Special note concerning ease of entry.
- * Also **REMEMBER:** When entering income or expenses, do not enter a figure in row C; just press RETURN unless you wish to include the year-to-date total of previously recorded expenses or income.

In our example above, we have started with a type 1 (ASSET) and entered the title (STOCKS). At row C BEGINNING ACTUAL, we entered our current value of all stocks and then keyed in our estimate of the future value in the months specified. Then, "R" was pressed to RECORD the entries.

Follow this procedure until all budget categories and amounts have been entered from your pad.

NOTE: Up to 25 alphabetic characters may be used in titles, but only six characters may be used for credit card titles. Do not use a numeral for the first character of a category title. If desired, enter "END" as a title to return to the Budget Menu. Also, non-alpha characters will not be shown on the screen when using the graphing module.

You might have noticed that the DIFFERENCE column shows negative for some months and that the actual for the first month (NOV in this case) is the same as the beginning balance. This is because no transactions have been recorded yet. When transactions have been recorded during a month the DIFFERENCE column will adjust itself automatically.

You may edit any entry. Press P to print the screen (you must have a printer on line) or R to record the information. Pressing X will clear the screen so you may begin again.

If you press R to record the information, the cursor will position itself at A TYPE once the process has been completed. More categories may be added or press E to return to the Budget Menu. *

* (See SPECIAL NOTE on page 20.)

IMPORTANT: ONCE RECORDED THE CATEGORY TYPE MAY NOT BE CHANGED FOR CREDIT CARDS (TYPE 2)

NEW CHECKBOOKS/PERSONS ARE ADDED BY SELECTING 4. CHECKBOOKS FROM THE BUDGET MENU.

Edit Categories

```

      * * HOME ACCOUNTANT * *
      EDIT BUDGET CATEGORIES
      CATEGORY#
A TYPE  CHECKBOOK
B TITLE _____
      BEG ACTUAL  DIFFERENCE
      BUDGET      C
D JAN
E FEB
F MAR
G APR
H MAY
I JUN
J JUL
K AUG
L SEP
M OCT
N NOV
O DEC

      LETTER TO EDIT (A-O)
(X)CANCEL (P)PRINT (R)RECORD
      ENTER SELECTION ____
```

The cursor will position itself at "B TITLE". Enter the number of the category to be viewed/edited. Alternately, enter the first few characters (or all of them) of a category title. The program will attempt to find a match for the characters entered.

If a match is found, the category title with the cursor positioned to the left, will be displayed. Press return to accept it or press the space bar to reject it. If the space is pressed, **THE HOME ACCOUNTANT** will look for another match. If none is found, the line will clear waiting for another entry.

Edit Categories — (Continued)

When a title is finally accepted or if a category number were entered, the following screen will appear.

```

      * * HOME ACCOUNTANT * *
      EDIT BUDGET CATEGORIES
      CATEGORY# 6
A TYPE 1 (1-5) ASSET
B TITLE AUTOS
      BEG ACTUAL  DIFFERENCE
      BUDGET      C    6000.00
D JAN
E FEB
F MAR
G APR
H MAY
I JUN
J JUL
K AUG
L SEP
M OCT
N NOV          6000          6000.00          0
O DEC          12000          0.00          12000

      LETTER TO EDIT (A-O)
(X)CANCEL (P)PRINT (R)RECORD
      ENTER SELECTION ____

```

You may edit any line except for TYPE if Checkbook, Cash or Credit Card. Press P to print the screen (you must have a printer on line) or R to record the information. Pressing X will clear the screen and the cursor will position itself at " B TITLE" waiting for another entry.

To return to Budget Menu, enter END for TITLE.

Replace Categories

* * HOME ACCOUNTANT * *
REPLACE BUDGET CATEGORIES
CATEGORY#

A TYPE
B TITLE

	BUDGET	BEG C	ACTUAL	DIFFERENCE
D	JAN			
E	FEB			
F	MAR			
G	APR			
H	MAY			
I	JUN			
J	JUL			
K	AUG			
L	SEP			
M	OCT			
N	NOV			
O	DEC			

LETTER TO EDIT (A-O)
(X)CANCEL (P)PRINT (R)RECORD
ENTER SELECTION ____

The cursor will position itself at "B TITLE". Enter the title as in SELECTION 2 (EDIT CATEGORIES). When a match is finally accepted, or if a category number were entered, the following screen will appear.

Replace Categories — (Continued)

*** * HOME ACCOUNTANT * ***
REPLACE BUDGET CATEGORIES
CATEGORY# 9

A TYPE 3 (1-5) LIABILITY

B TITLE

	BUDGET	BEG C	ACTUAL	DIFFERENCE
D JAN				
E FEB				
F MAR				
G APR				
H MAY				
I JUN				
J JUL				
K AUG				
L SEP				
M OCT				
N NOV				
O DEC				

LETTER TO EDIT (A-O)
 (X)CANCEL (P)PRINT (R)RECORD
 ENTER SELECTION ____

This option is similar in operation to Selection 1. ADD CATEGORIES from this point on. The only difference is that you may not change the TYPE for Checkbook, Cash or Credit Card.

Please refer to ADD CATEGORIES for details, pages 23-24.

After all items have been entered, you may edit them. Press P to print the screen (you must have a printer on line) or R to record the information. Pressing X will clear the screen and position the cursor at "B TITLE".

To return to the Budget Menu, enter END for TITLE.

Go to STEP IX

STEP IX — Transactions

SCREEN #4

* * HOME ACCOUNTANT * *
BUDGET

SMITH FAMILY

NOV 1981

1. ADD CATEGORIES
2. EDIT CATEGORIES
3. REPLACE CATEGORIES
4. CHECKBOOKS
5. SYSTEM INFORMATION
6. START NEW SYSTEM
7. MAIN MENU

ENTER SELECTION (1-7) 7

Now that you have entered all of your financial information in **THE HOME ACCOUNTANT** system, you are ready to start entering transactions. From SCREEN #4, as currently displayed, press "7" to return to SCREEN #1.

STEP IX — (Continued)

SCREEN #1

* * HOME ACCOUNTANT * *
MAIN MENU

- 1. **TRANSACTIONS**
- 2. GRAPHS
- 3. PRINTED REPORTS
- 4. PRINT CHECKS/ACTIVITY REPORT
- 5. BUDGET
- 6. EXTEND DATA DISK
- 7. START NEW YEAR
- 8. HARDWARE/START NEW SYSTEM
- 9. EXIT

ENTER SELECTION (1-9) 1

From SCREEN #1, (option 1 will be flashing when run for the first time or starting a new year), press "1" for TRANSACTIONS sub-menu.

NOTE: At this point it is recommended that option "9" is selected and the data disk be copied by booting the 3.3 master and using Apple's copy program.

You may then reboot **THE HOME ACCOUNTANT** and pick up again from this point in the program.

* For more information, see Most Asked Questions on page 90.

STEP IX — (Continued)

SCREEN #11

* * HOME ACCOUNTANT * *
TRANSACTIONS

SMITH FAMILY

NOV 1981

1. CHECKBOOK
2. CREDIT CARD
3. CASH
4. START NEW MONTH
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MAIN MENU

ENTER SELECTION (1-7) 4

From SCREEN #11 press "4" to start your new month. This will be flashing the first time the system is used.

STEP IX — (Continued) Automatic Transactions

SCREEN #12

CURRENT MONTH — NOV

START NEW MONTH AND ALL AUTOMATIC
TRANSACTIONS WILL BE RECORDED

(S)START NEW MONTH (M)MENU
(A)AUTOMATIC TRANSACTIONS REVIEW

0 TRANSACTIONS ARE ON THIS DISK
(C)CLOSE DATA DISK

ENTER SELECTION ____

SCREEN #12 will now appear on your display. Before continuing, you may, if you wish, enter automatic transactions.

The automatic transaction feature is an option. If you wish, you may enter up to a total of five checks and/or deposits per checkbook. If you choose to use this feature, be aware of the following:

NOTE: All automatic checks or deposits will be recorded at the *start* of each new month (e.g., an automatic check will reduce your checkbook balance at the start of that month even though you may not have actually written that check).

If you choose to use automatic transactions, press "A" and continue with STEP IX.

If you choose *not* to use automatic transactions, press "S" and skip to STEP X.

STEP IX

Automatic Transactions (Continued)

SCREEN #13

*** * HOME ACCOUNTANT * ***
CHECKBOOK
 JOHN SMITH NOV 1981
 AUTOMATIC

MODE	1) CHECK	2) DEPOSIT	3) END
A DATE	11/01/81 (M)MODE		
B CHECK #	X1		
C PAID TO			
D AMOUNT			
E MEMO	INACTIVE		
F CATEGORY	NO CATEGORY		
G TAX (Y/N)	N		
H CLEARED	N		

LETTER TO CHANGE (A-H)
 (X)CANCEL (P)PRINT (R)RECORD (M)MODE

Depending on whether you wish to enter automatic checks or automatic deposits, press "M" for MODE followed by "1" or "2". Selection will be inverted. Now, press the desired letter and fill in the information.

NOTES:

- (1) The check field (B) may be left blank. Then you may go back later and fill it in with the actual check number when the check is written. This feature is primarily for those checks you never write but which are automatically deducted from your account each month.
- (2) Row E — if this row is left with the word "INACTIVE," it will *not* record. You must enter something in this row.
- (3) Row F — You may leave this as "NO CATEGORY" or assign it one of your existing categories. (Refer to STEP X.)
- (4) Row G — This row is for specifying whether the check is a tax deductible item or not. (Refer to STEP X.)

After your automatic transactions have been recorded, press "M" for MODE, then press "3".

Go to STEP X.

STEP X

Entering Transactions (Checkbook)

SCREEN #11

* * HOME ACCOUNTANT * *
TRANSACTIONS
JOHN SMITH NOV 1981

1. CHECKBOOK
2. CREDIT CARD
3. CASH
4. START NEW MONTH
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MAIN MENU

ENTER SELECTION (1-7) 1

To start recording checkbook entries, press "1".

STEP X — (Continued)

SCREEN #14

* * HOME ACCOUNTANT * *
CHECKBOOK

JOHN SMITH NOV 1981
FIRST NATIONAL

1. ENTER CHECKS/DEPOSITS
 2. SEARCH/EDIT
 3. RECONCILE BANK
 4. AUTOMATIC TRANSACTIONS
 5. MENU
- ENTER SELECTION (1-5) 1

From SCREEN #14, press "1".

STEP X

Entering Transactions (Checkbook) (Continued)

SCREEN #15

* * HOME ACCOUNTANT * *

CHECKBOOK

JOHN SMITH NOV 1981

FIRST NATIONAL

MODE 1)CHECK 2)DEPOSIT 3)END

A DATE 11/01/81 (M)MODE

B CHECK # 1779

C PAID TO SEARS

D AMOUNT 23.45

E MEMO PAINT

F CATEGORY HOME IMPROVEMENT

G TAX (Y/N) N

H CLEARED N

BALANCE 132.73

LETTER TO CHANGE (A-H)

(X)CANCEL (P)PRINT (R)RECORD (M)MODE

ENTER SELECTION

SCREEN #15 should now appear on your display.
Fill in the requested information.

Row A — Enter date (only valid dates accepted) all months and days must have 2 digits or press RETURN to accept displayed date or press "M" to change mode.

Row B — Fill in the check number or, by default, **THE HOME ACCOUNTANT** will increment check numbers for you if the check number is all numeric

Row C — If a "Paid To" is the same as a category name, you may precede the name with * e.g. * POST. This allows you to select the names in the same manner as in Row F (Category). If you omit the preceding *, then only what is typed will remain.

Row D — Amount — less than \$1 million; only valid money amounts accepted and adjustment is made to your balance.

Row E — Put in a memo for yourself (see special functions)

Row F — These are budget categories defined in the budget section of **THE HOME ACCOUNTANT**. If you wish no category, press RETURN with the entry blank and the name "NO CATEGORY" will appear. For other categories, including credit cards, enter either the number of the category or the name or the first few letters of the name of that category. If you enter one of the name options, the cursor will position itself to the left of the name for verification. Press RETURN to accept that category or press the space bar to attempt to match another category with similar spelling. If you have pressed the space bar one or more times and the dashes reappear, then no further matches have been found and you must re-enter the category. If you wish to add more categories, it must be done through the budget section of **THE HOME ACCOUNTANT**.

It is possible to "split" an amount over several categories. For this option see Special Functions .

Row G — Tax deductible? Enter a "Y" (Yes) or "N" (No).

Row H — To be used when reconciling checks, if the check has cleared the bank.

* To enter a deposit, simply press "M" for MODE, then "2" for deposit.

When all checks have been entered, press "M", then "3" to end.

NOTE: When making a payment to a credit card, enter the credit card name for the category. It is useful for clarity to enter "Payment" for the memo when paying a credit card. Go to STEP XI.

SUGGESTION

When entering a transaction that "crosses over" from one mode to another (for example paying a credit card from the checking account) please note that the transaction will be printed out in an activity report only in the mode used to record it.

Thus when you pay a credit card, the check will be printed when a print out of checkbook activity is requested but will not be printed when a print out of the credit card in question is requested.

This does not mean that the balance of the credit card is inaccurate. When a check is written to a credit card the balance of the credit card is updated.

If you wish to be able to have the transaction listed both in a checkbook print out and a credit card print out, please follow the procedure below.

Record the check paying the credit card normally except for the category which would have been the credit card name. Instead, press the RETURN key thus making the category NO CATEGORY. Now record the same information in the credit card mode as a RETURN and enter the information as it was done in the checkbook mode again entering the category as a NO CATEGORY. This will cause the transaction to be printed both in the checkbook and credit card modes.

STEP X — (Continued)

SCREEN #14

*** * HOME ACCOUNTANT * ***
CHECKBOOK
JOHN SMITH NOV 1981
FIRST NATIONAL

1. ENTER CHECKS DEPOSITS
2. SEARCH/EDIT
3. RECONCILE BANK
4. AUTOMATIC TRANSACTIONS
5. MENU

ENTER SELECTION (1-5) 5

From SCREEN #14, press "5".

STEP XI — Credit Card Transactions

SCREEN #11

* * HOME ACCOUNTANT * *
TRANSACTIONS
JOHN SMITH NOV 1981

1. CHECKBOOK
2. CREDIT CARD
3. CASH
4. START NEW MONTH
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MAIN MENU

ENTER SELECTION (1-7) 2

From SCREEN #11, press "2".

STEP XI — (Continued)

SCREEN #16

* * HOME ACCOUNTANT * *
CREDIT CARDS
JOHN SMITH NOV 1981

1. ENTER PURCHASES/RETURNS
2. SEARCH/EDIT
3. MENU

ENTER SELECTION (1-3) 1

From SCREEN #16, press "1".

STEP XI — (Continued)

SCREEN #17

*** * HOME ACCOUNTANT * ***

CREDIT CARDS

JOHN SMITH NOV 1981

MODE	1) PURCHASES	2) RETURN	3) END
A DATE	10/11/81 (M)MODE		
B CARD #	M/C		
C MERCHANT	KING DRUG		
D AMOUNT	34.56		
E MEMO	ASPIRIN		
F CATEGORY	MEDICAL		
G TAX (Y/N)	N		
BALANCE		634.86	
LETTER TO CHANGE (A-G)			
(X)CANCEL	(P)PRINT	(R)RECORD	(M)MODE
ENTER SELECTION			

To enter credit card transactions, first determine what mode you are in — (1) purchase or (2) return (indicated by inverse).

Row A — Enter date, only valid dates are permitted.

Row B — Enter card name or number (See Row F STEP X.)

Row C — Name of merchant

Row D — Amount (less than \$1 million); only valid money amounts are permitted. An adjustment is made to each credit card's balance.

Row E — Memo

Row F — Category or category number (See Row F, STEP X)

Row G — Tax deductible? Enter, "Y" (Yes) or "N" (No).

Press "R" to RECORD each transaction. When finished press "M", for MODE. Then "3" to end.

Go to STEP XII.

NOTE: It would be best not to enter a checkbook as a category in either credit cards or cash. This may result in confusion when reconciling that checkbook. Reconciliation only shows non-cleared checks and deposits not other kinds of transactions.

STEP XI — (Continued)

SCREEN #16

* * HOME ACCOUNTANT * *
CREDIT CARDS
JOHN SMITH NOV 1981

1. ENTER PURCHASES/RETURNS
2. SEARCH/EDIT
3. MENU

ENTER SELECTION (1-3) 3

From SCREEN #16, press "3" for menu.

STEP XII — Cash Transactions

SCREEN #11

* * HOME ACCOUNTANT * *
TRANSACTIONS
JOHN SMITH NOV 1981

1. CHECKBOOK
2. CREDIT CARD
3. CASH
4. START NEW MONTH
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MAIN MENU

ENTER SELECTION (1-7) 3

From SCREEN #11, press "3".
Go to NEXT PAGE.

STEP XII — (Continued)

SCREEN #18

* * HOME ACCOUNTANT * *

CASH

JOHN SMITH NOV 1981

1. ENTER PAYMENTS/RECEIPTS
2. SEARCH/EDIT
3. MENU

ENTER SELECTION (1-3) ____

To record a cash transaction, press "1".

First determine the MODE (payment of cash or receipt of cash).

Fill in the requested information. The procedure is the same as you have used in checks and credit card transactions. (See SCREEN #17 page 41.)

Row B — Up to six character may be entered to help identify the cash transaction.

Go to next page for special functions.

Special Functions (Search/Edit)

SCREEN #19

* * HOME ACCOUNTANT * *
JOHN SMITH NOV 1981
SEARCH/EDIT

MODE	1)CHECK	2)DEPOSIT	3)END
A DATE	11/10/81 (M)MODE		
B CHECK #	1778		
C PAID TO	BARNES' BOOKS		
D AMOUNT	10.00		
E MEMO	COOKBOOK		
F CATEGORY	HOUSEHOLD		
G TAX (Y/N)	N		
H CLEARED	N		
I MO 11->11	11->11		
J TR#->6			

LETTER TO CHANGE (A-J)

(X)CANCEL (P)PRINT (R)RECORD (M)MODE
ENTER SELECTION

The special SEARCH/EDIT function is a very powerful feature of **THE HOME ACCOUNTANT** system. It allows you to edit or change any transaction, whether it be checkbook, credit card or cash. The search feature allows you to find any transaction by searching any row (A-H.)

To use the SEARCH/EDIT function, refer to SCREEN #14 for checkbook, SCREEN #16 for credit card or SCREEN #18 for cash transactions. Press the key for SEARCH/EDIT and the appropriate screen (see above) will appear on your display.

To search, indicate what row (A-H) you wish to search. For example, (as shown above) we press "C" and type in BARNES' BOOKS (or the first few sequential letters), then we press "S" to search; the program will find every check that was written to BARNES' BOOKS. Press "R" each time to continue. You may search on multiple fields. The speed of a search depends on which field(s) is selected. Transaction number is the fastest (all other fields are then ignored). The next fastest search is obtained by using at least one field from F to H — the slowest search results from choosing fields from A to E only. For example, enter a date, then a "paid to" and you will find just those checks written on that date and to that payee. If pressing (S)SEARCH brings back the screen with no information, that means the information you requested was not found (either because of incorrect search criteria or because the desired record was not in the file). If you do not select a field on which to search, all transactions within the range of months will be displayed.

Notes on Special Functions

(1) Row I on the left in the SEARCH/EDIT mode refers to the range of months for transactions that are recorded on your data diskette.

(2) Row I — the right-hand pair of months (11-> 11) is the default which is the current month. Select "I" once or twice to change the range of months which you wish to search.

NOTE: Be sure you have the correct range of months for your search. Use the same month twice if you wish to search within only one month. If you have only one month on the disk, both numbers will be the same.

(3) Row J indicates the total number of transactions on the disk (checkbooks, credit cards, and cash). You may select one or leave it blank. * If a specific transaction # is selected and no information is displayed then the transaction requested is for a different person or different type (check, credit card, or cash) than that currently selected.

(4) The mode at the top of the screen indicates what type of transaction (check or deposit) is being searched.

(5) (X)CANCEL: This function clears the screen and cancels all selected search items.

(6) (S)SEARCH: This function searches for the transaction or transactions that meet all the selected search criteria and displays them one at a time. Once the transaction is displayed, you may continue to search by pressing (R)RECORD or, alternatively, you may edit the transaction and then RECORD it. If no more transactions fit the search criteria, you will be returned to the search menu. To end the search, press "M" for MODE, then select "3" for END.

If the amount is changed more than once, the balance displayed may confuse you. If uncertain, press "X" to cancel and start over.

You may be assured that the correct amount and correct balance will be recorded. When you press "R" to record the changes, the correct balance will be displayed.

Reconcile Bank

* * HOME ACCOUNTANT * *
RECONCILE
JOHN SMITH NOV 1981
ENTER ENDING BALANCE FROM STATEMENT

BALANCE 2343.56

IS THIS CORRECT (Y/N) (E)EXIT

ENTER BANK CHARGES OR CREDITS FROM CHECKBOOK

NOTE: Enter charges or credit from the checkbook menu item 1 (enter checks/deposits).

Enter ending balance from bank statement. If you need to exit press (E). Select "Y" to display all outstanding checks and deposits.

Special Functions (Checkbook Reconciliation)

SCREEN #20

* * HOME ACCOUNTANT * *

CHECKBOOK

JOHN SMITH NOV 1981

RECONCILE

MODE	1)CHECK	2)DEPOSIT	3)END
A DATE	11/03/81 (M)MODE		
B CHECK #	1715		
C PAID TO	BETTY ROCKWELL		
D AMOUNT	18.00		
E MEMO	PLACE MATS		
F CATEGORY	HOUSEHOLD		
G TAX (Y/N)	N		
H CLEARED	-		

BALANCE 156.18

(S)SKIP

LETTER TO CHANGE (A-H)

(X)CANCEL (P)PRINT (R)RECORD (M)MODE

ENTER SELECTION ____

SCREEN #20 (as shown above) will now appear on your display with the cursor flashing at Row H.

Indicate by entering either "Y" or "N" whether the item displayed has cleared your bank, then press "R" for RECORD to retrieve the next item.

Continue in this fashion until all outstanding items have been displayed.

At any time while reconciling, if you do not wish to view subsequent transactions but wish to have them included in the calculations for outstanding checks and deposits, press (S)SKIP.

Checkbook Reconciliation — (Continued)

SCREEN #21

* * HOME ACCOUNTANT * *
CHECKBOOK
JOHN SMITH NOV 1981
RECONCILE FIRST NATIONAL

	\$AMOUNTS
STATEMENT BALANCE	234.56
OUTSTANDING CHECKS	1331.43(-)
OUTSTANDING DEPOSITS	0.00(+)
* * * * *	

NET BALANCE	- 1096.87
-------------	-----------

CHECKBOOK BALANCE	156.18
* * * * *	

YOUR CHECKBOOK:
DOES NOT RECONCILE BY - 1253.05
IN THE BANK'S FAVOR

(P)PRINT (R)RETURN
ENTER SELECTION ____

After all outstanding checks and deposits have been reviewed, a reconciliation report (see above) will be presented on your display.

If your checkbook has been reconciled successfully with the bank, you are to be congratulated. If not, then the screen will indicate the amount of imbalance and in whose favor.

Press "P" if you wish a printed report.

Press "R" to return to the checkbook menu.

NOTE: If you change a check or deposit during reconcile that was brought forward from a previous disk (see Extend Data Disk) you must also make the change on the previous disk to maintain accurate monthly activity even though balances will not be effected.

Special Functions (Splitting Transactions)

SCREEN #22

* * HOME ACCOUNTANT * *

CHECKBOOK

JOHN SMITH NOV 1981

MODE	1) CHECK	2) DEPOSIT	3) END
------	-----------------	------------	--------

A DATE	11/01/81 (M)MODE		
B CHECK #	105		
C PAID TO	FIRST NATIONAL		
D AMOUNT	800		
E MEMO	MORTGAGE (PRIN & INT)		
F CATEGORY	SPLIT		
G TAX (Y/N)	Y		
H CLEARED	N		

	BALANCE 77.55
--	------------------

LETTER TO CHANGE (A-H)

(X)CANCEL	(P)PRINT	(R)RECORD	(M)MODE
-----------	----------	-----------	---------

ENTER SELECTION ____

"Splitting" refers to recording/entering a single check, credit card, or cash transaction and assigning that one transaction to a number of different categories.

We will run through one example which should suffice to familiarize you with this feature.

Example:

Let's suppose you wish to write one check to your bank to cover your monthly mortgage payment. Let's also assume that you want to assign part of this payment to principal and the balance to interest (two separate categories). Assume further that the total payment is \$800 (principal and interest), with \$500 being applied to principal and \$300 to interest. You would proceed as follows:

Row A — Enter normally

Row B — Enter normally

Row C — Enter normally

Row D — Enter the *total* amount of the check (\$800)

Row E — Enter as "MORTGAGE (PRIN & INT)"

Row F — Enter the word "SPLIT" instead of a normal category

Press "R" to RECORD.

Special Functions Split Transactions (Continued)

SCREEN #22A

* * HOME ACCOUNTANT * *

CHECKBOOK

JOHN SMITH NOV 1981

MODE	1)CHECK	2)DEPOSIT	3)END
A DATE	11/01/81 (M)MODE		
B CHECK #	105		
C PAID TO	FIRST NATIONAL		
D AMOUNT	500		
E MEMO	SPLIT-1 MORT PRIN		
F CATEGORY	MORTGAGE PRINCIPAL		
G TAX (Y/N)	N		
H CLEARED	Y		

BALANCE 77.55

(X)CANCEL
LETTER TO CHANGE (A-H)

(P)PRINT (R)RECORD (M)MODE

ENTER SELECTION ____

To continue with our single check payment for both mortgage principal and interest, proceed as follows:

Row A — Enter normally

Row B — Enter the *same check number* as you just used for the total check.

Row C — Enter the *same* PAID TO name.

Row D — Enter \$500 (the principal amount).

Row E — The first *five* letters must be "SPLIT." You may follow that with either a number — indicating the number of the split — or with a true memo (e.g. SPLIT-1 MORT PRIN).

NOTE: When the amount is entered the balance will be decreased, but when the word "SPLIT" is entered in the MEMO, the amount will be restored. Split items are already contained in the main transaction and do not effect the balance.

Row F — Enter your mortgage principal category.

Press "R" to RECORD.

Go to next page.

Special Functions Split Transactions (Continued)

SCREEN #22B

* * HOME ACCOUNTANT * *

CHECKBOOK

JOHN SMITH NOV 1981

MODE	1) <u>CHECK</u>	2) DEPOSIT	3) END
A DATE	11/01/81 (M)MODE		
B CHECK #	105		
C PAID TO	FIRST NATIONAL		
D AMOUNT	300		
E MEMO	SPLIT-2 MORT INT		
F CATEGORY	MORTGAGE INTEREST		
G TAX (Y/N)	Y		
H CLEARED	Y		

BALANCE

77.55

LETTER TO CHANGE (A-H)

(X)CANCEL (P)PRINT (R)RECORD (M)MODE

ENTER SELECTION ____

To finish our "splitting" example. Proceed as follows:

Row A — Enter normally.

Row B — Enter the *same check number*.

Row C — Enter the *same paid to name*.

Row D — Enter \$300 (MORTGAGE INTEREST)

Row E — Enter first five letters ("SPLIT") followed by rest of identification (e.g., SPLIT-2 MORT INT).

Row F — Enter your MORTGAGE INTEREST category.

Row G — "Y", since interest is deductible.

IMPORTANT

The number of splits is indefinite, but *be sure* the total of your "SPLIT" amounts equals the total of your original transaction *exactly*. When you reconcile the bank's statement with your checkbook, only the actual check will appear because the H cleared has been assigned a "Y" for all "SPLIT" items.

Go to the next page.

Special Functions Starting A New Month

SCREEN #12

CURRENT MONTH — NOV
START NEW MONTH AND ALL AUTOMATIC
TRANSACTIONS WILL BE RECORDED

(S)START NEW MONTH (M)MENU
(A)AUTOMATIC TRANSACTIONS REVIEW
74 TRANSACTIONS ARE ON THIS DISK
(C)CLOSE DATA DISK

SCREEN #12 will appear on your display. In this section you will:

- (1) End the current month and start a new one.
- (2) Record automatic transactions.

* Remember — when a new month is started, any automatic transactions you have created will automatically be recorded and your checkbook balance adjusted even though you have not written those checks. If you do not wish this processing to occur, press "A" for review and make the appropriate changes.

Press "S" to start the new month. * * Do not interrupt the working procedure. * *

SCREEN #11 will reappear on the display when the new month is started and will be ready to process transactions for the new month.

Explanation: (C)CLOSE DATA DISK

Your data disk can "hold" approximately 1,000 transactions. You may "close out" your data disk and start another one by pressing "C" from this screen. A new month has not been started and must be started on the new disk (see Extend Data Disk).

** you must
RUN -
END OF MONTH
FIRST*

Special Functions Starting A New Year

SCREEN #23

END OF YEAR
NO NEW TRANSACTIONS MAY BE RECORDED
UNTIL A NEW DATA DISK HAS BEEN STARTED.
RETURN TO MAIN MENU TO DO THIS.
NEW MONTH NOT STARTED
NO AUTOMATIC TRANSACTIONS RECORDED
HIT ANY KEY TO CONTINUE.

If you are currently working on the month that you have specified as being the ending month of your calendar or fiscal year and you attempt to start a new month, SCREEN #23 (see above) will appear on your display.

As requested, return to the main menu (SCREEN #1) and press "7". (Be sure to first have made a copy of your current data diskette. (see Start New Year).

NOTE: There may be a minute or two of "working" before the year is closed.

Special Functions — Graphing

SCREEN #24

* * HOME ACCOUNTANT * *
GRAPHING MODULE
SMITH FAMILY NOV 1981

1. BAR-GRAPH (BUDGET TO ACTUAL)
 2. LINE-GRAPH (ACTUAL EXPENSES)
 3. TREND ANALYSIS
 4. MENU
- ENTER SELECTION (1-4) ____

Modern day research proves that information which can be visualized at a glance is much more easily understood and remembered. For this reason, **THE HOME ACCOUNTANT** system emphasizes the use of graphs.

To use the graphing feature, press "2" from the main menu (SCREEN #1). SCREEN #24 will appear on your screen.

After a graph has been plotted, press any key to return to the input screen for that type of graph.

* NOTE: Refer to pages 59-61 for sample graphs.

Special Functions Graphing (Bar-Graph)

SCREEN #24A

* * HOME ACCOUNTANT * *

BAR-GRAPH

BUDGET TO ACTUAL

CATEGORY ROYALTIES

A Bar graph produces a histogram representation of budget information as compared to actual transactions. To proceed:

- (1) Enter the category (or categories) you wish displayed.
- (2) Press any key to return.
- (3) Type in "END" to return to graph menu.

Line Graph

SCREEN #24B

* * HOME ACCOUNTANT * *

LINE-GRAPH

ACTUAL ACTIVITY

CATEGORY -----

1. ENTER FROM 1 TO 3 CATEGORIES
2. ENTER GRAPH TO DISPLAY GRAPH
3. ENTER END TO RETURN TO MENU

A line graph represents a point-to-point plot of any existing category. [You must have two or more months of transaction activity.]

You may compare from one to three actual transaction categories. Each category is represented by a separate displayed color plot. To proceed:

- (1) Enter from one to three categories.
- (2) Enter the word "GRAPH" to display the categories you have selected. (Necessary only if fewer than three were entered)
- (3) Enter the word "END" to return to the graph menu.

Special Functions Graphing (Trend Analysis)

SCREEN #24C

* * HOME ACCOUNTANT * *
LINE-GRAPH
TREND LINE

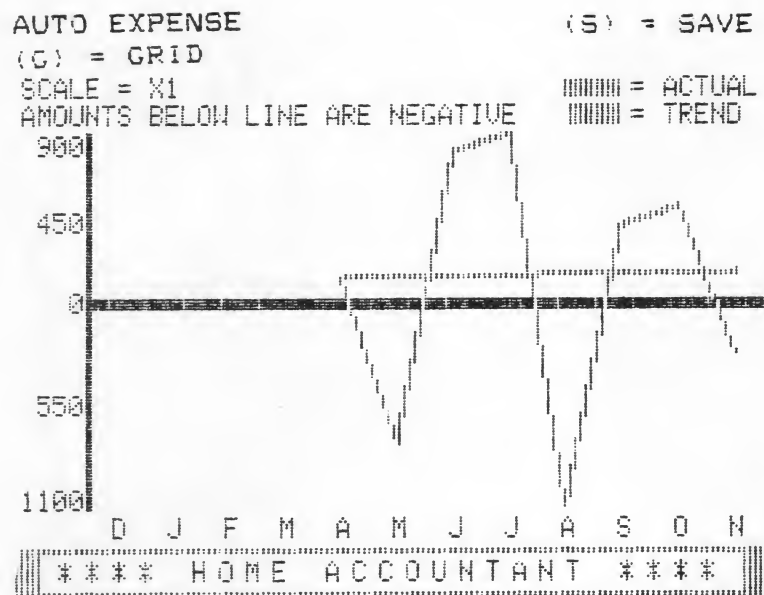
CATEGORY -----

A trend analysis presents a point-to-point plot of any existing category. It performs a linear regression (trend) on transaction data.

The screen also displays a point-to-point plot and trend plot in separate colors. To proceed:

- (1) Enter category name or number.
- (2) Enter "END" to return to menu.

Sample Graphs



TREND ANALYSIS

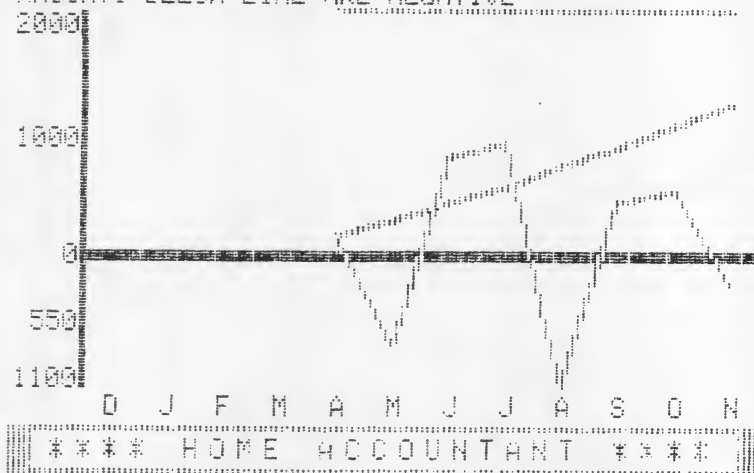
Press (G) to overlay a grid on the graph.

(Graphs printed on Epson MX-100)

(G) = GRID (S) = SAVE
 |||| = AUTO LOAN |||| = CAR LOAN |||| = AUTO EXPEN

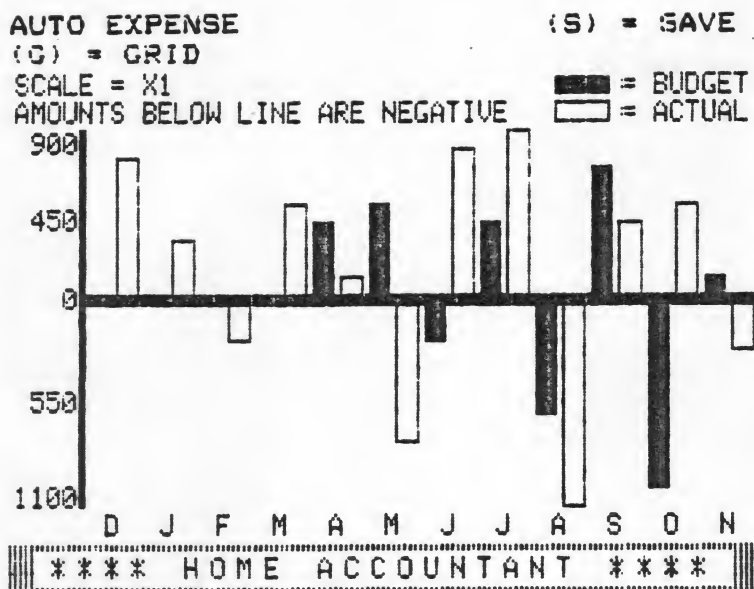
SCALE = X1

AMOUNTS BELOW LINE ARE NEGATIVE



LINE-GRAPH

Press (G) to overlay a grid on the graph.



BAR-GRAPH (Budget to Actual)

Press (G) to overlay a grid on the graph.

Saving A Graph To Disk

If your printer is capable of printing Hi-Res graphics, you may wish to save a graph to disk for later processing. To do this, press (S)SAVE when a graph is displayed.

The following messages will be displayed.

REMOVE ANY DISK FROM DRIVE #2
INSERT A BLANK INITIALIZED DISK
PRESS ANY KEY WHEN READY
PRESS <ESC> TO ABORT

NAME TO SAVE / OR ENTER 'NONE'
ENTER NAME MY GRAPH

You may later use the graphics software for your printer to print the graph.

Special Functions — Printed Reports

SCREEN #25

* * HOME ACCOUNTANT * *
PRINTED REPORTS
SMITH FAMILY NOV 1981

1. BUDGET/ACTUAL
2. PERSONAL BALANCE SHEET
3. INCOME & EXPENSE SUMMARY
4. MENU

ENTER SELECTION (1-4)

THE HOME ACCOUNTANT system features a number of useful reports. Press "3" from the Main Menu (SCREEN #1).

Allow a couple of minutes for the information to be "read" into the computer.

SCREEN #25 (see above) will appear on your display. For detailed information on each report, please refer to the appropriate explanation.

1. Budget
2. Personal Balance Sheet
3. Income and Expense Summary

Special Functions Printed Reports, Budget

SCREEN #25A

* * HOME ACCOUNTANT * *
PRINTED REPORTS
SMITH FAMILY NOV 1981

BUDGET/ACTUAL

1. PRINT BUDGET
2. PRINT CATEGORY NAMES ONLY
3. ACTUAL
4. MENU

ENTER SELECTION (1-4)

By selecting option 1 from SCREEN #25, the screen above will appear. Select the option from this screen that you wish and follow the instructions.

1. PRINT BUDGET
 - A. Press "1"
 - B. Enter the report date
 - C. Set your printer and paper to top of form.
* This report requires a 132-column printer.
2. PRINT CATEGORY NAMES ONLY
 - A. Press "2"
 - B. Enter the report date
Set your printer and paper to top of form.
3. PRINT ACTUAL
 - A. Press "3"
 - B. Enter the report date
Set your printer and paper to top of form.
* This report requires a 132-column printer.
4. MENU
Press "4" to return to the printed reports menu (SCREEN #25).

Sample Printed Reports

Actual For Year

ACTUAL FOR
SMITH FAMILY
DEC 27, 1983

PAGE 1

ASSETS	SEP	OCT	NOV	DEC
CASH				
CASH ACCOUNT #1	40	40	90	381
TOTAL CASH	40	40	90	381
CHECKBOOKS				
CHECKBOOK #1	19	1282	22	299
TOTAL CHECKBOOKS	19	1282	22	299
OTHER ASSETS				
SAVINGS	2662	3062	3842	3542
TOTAL OTHER ASSETS	2662	3062	3842	3542
TOTAL ASSETS	2721	4384	3954	4222

ACTUAL FOR
SMITH FAMILY
DEC 27, 1981

PAGE 2

LIABILITIES	SEP	OCT	NOV	DEC

CREDIT CARDS				

MC	500	152	558	1075
SEARS	0	70	49	57
PENNEY	15	15	15	40

TOTAL CREDIT CARDS	485	207	494	978

OTHER LIABILITIES				

TOTAL OTHER LIABILITIES	0	0	0	0

TOTAL LIABILITIES	485	207	494	978

NET WORTH	2234	4177	3460	3244

ACTUAL FOR
SMITH FAMILY
DEC 27, 1981

PAGE 3

INCOME	SEP	OCT	NOV	DEC	TOTAL
ROYALTY	2650	3928	1207	2400	10185
CONSULTING	0	0	0	0	0
INCOME MISC	346	72	0	0	418
DIVIDEND	0	3	3	0	6
TOTAL INCOME	2996	4003	1210	2400	10609

ACTUAL FOR
SMITH FAMILY
DEC 27, 1981

PAGE 4

EXPENSE	SEP	OCT	NOV	DEC	TOTAL
CAR INSURANCE	0	10	0	0	10
LIFE INSURANCE	104	387	0	0	491
FIRE INSURANCE	0	0	0	0	0
GASOLINE	0	23	24	10	57
TELEPHONE	33	23	24	0	80
DWP	0	0	0	0	0
SO CAL GAS	10	12	21	23	66
FOOD	462	310	318	210	1300
CLOTHING	55	225	171	72	523
ENTERTAINMENT	32	13	0	81	126
TEMPLE	13	0	0	0	13
PRESCHOOL	41	162	11	91	305
HOME IMPROVEMENT	0	45	23	382	450
FURNITURE	0	0	0	0	0
HOUSEHOLD	56	48	45	18	167
MEDICAL	0	0	7	4	11
DENTAL	0	0	0	0	0
MISCELLANEOUS	165	260	308	318	1051
GIFTS	40	0	289	157	486
CAR SERVICE	0	0	0	188	188
MORTGAGE PAYMENT	440	440	440	440	1760
BUSINESS SUPPLIES	0	0	234	631	865
COMPANY REIMBURSEMENTS	600	0	0	0	600
CHARITY	0	0	10	0	10
INTEREST	0	0	1	7-	6-
TOTAL EXPENSE	2051	1958	1926	2618	8553
NET INCOME	945	2045	716-	218-	2056

Income Expense Summary

BUDGET FOR
1 MONTH(S) ENDED NOV 1981
SMITH FAMILY
DEC 27, 1981

PAGE 1

INCOME	NOV '81	PCT.
ROYALTY	1207	99.8
CONSULTING	0	0.0
INCOME MISC	0	0.0
DIVIDEND	3	.2
TOTAL INCOME	1210	100.0

BUDGET FOR
1 MONTH(S) ENDED NOV 1981
SMITH FAMILY
DEC 27, 1981

PAGE 2

EXPENSE	NOV '81	PCT.
CAR INSURANCE	0	0.0
LIFE INSURANCE	0	0.0
FIRE INSURANCE	0	0.0
GASOLINE	24	2.0
TELEPHONE	24	2.0
DWP	0	0.0
SO CAL GAS	21	1.7
FOOD	318	26.3
CLOTHING	171	14.1
ENTERTAINMENT	0	0.0
TEMPLE	0	0.0
PRESCHOOL	11	.9
HOME IMPROVEMENT	23	1.9
FURNITURE	0	0.0
HOUSEHOLD	45	3.7
MEDICAL	7	.6
DENTAL	0	0.0
MISCELLANEOUS	308	25.5
GIFTS	289	23.9
CAR SERVICE	0	0.0
MORTGAGE PAYMENT	440	36.4
BUSINESS SUPPLIES	234	19.3
COMPANY REIMBURSEMENTS	0	0.0
CHARITY	10	.8
INTEREST	1	.1
TOTAL EXPENSE	1926	159.2
NET INCOME	716	59.2

NOTE: PCT. is of Total Income.

Personal Balance Sheet

ACTUAL FOR
SMITH FAMILY
DEC 27, 1981

PAGE 1

ASSETS	NOV '81	OCT '81	DIFFER.
CASH			
CASH ACCOUNT #1	90	40	50
TOTAL CASH	90	40	50
CHECKBOOKS			
CHECKBOOK #1	22	1282	1260-
TOTAL CHECKBOOKS	22	1282	1260-
OTHER ASSETS			
SAVINGS	3842	3062	780
TOTAL OTHER ASSETS	3842	3062	780
TOTAL ASSETS	3954	4384	430-

ACTUAL FOR
SMITH FAMILY
DEC 27, 1981

PAGE 2

LIABILITIES	NOV '81	OCT '81	DIFFER.

CREDIT CARDS			

MC	558	152	406-
SEARS	49-	70	119
PENNEY	15-	15-	0
	-----	-----	-----
TOTAL CREDIT CARDS	494	207	287-
OTHER LIABILITIES			

TOTAL OTHER LIABILITIES	0	0	0
	-----	-----	-----
TOTAL LIABILITIES	494	207	287-
	=====	=====	=====
NET WORTH	3460	4177	717-
	=====	=====	=====

Special Functions — Printed Reports, Personal Balance Sheet

SCREEN #25B

* * HOME ACCOUNTANT * *
PRINTED REPORTS
SMITH FAMILY NOV 1981

PERSONAL BALANCE SHEET

1. PRINT MONTH ONLY
2. COMPARE TO BUDGET
3. COMPARE TO LAST MONTH
4. MENU

ENTER SELECTION (1-4) ____

By pressing "2" from SCREEN #25, the screen above will appear. Choose the report you want according to the following descriptions:

1. PRINT MONTH ONLY — This report will show you the actual balances for checkbooks, cash, other assets, credit cards and other liabilities.
 - A. Enter the month desired (only current or previous month is accepted).
 - B. Enter the report date.
 - C. Set your printer and paper to top of form.
2. COMPARE TO BUDGET — All the information as shown in "PRINT MONTH ONLY" will be printed plus the amounts in the budget for each category with differences indicated.
3. COMPARE TO LAST MONTH — This selection is available only *AFTER* you have used the system for at least two months. This report will print the current month's balances, last month's balances and the computed differences.
4. Press "4" to return to the Printed Reports Menu.

Special Functions — Printed Reports, Income & Expense Summary

SCREEN #25C

* * HOME ACCOUNTANT * *
PRINTED REPORTS
SMITH FAMILY NOV 1981

INCOME & EXPENSE SUMMARY

1. PRINT MONTH
2. PRINT RANGE OF MONTHS
3. MENU

ENTER SELECTION (1-3) ____

By pressing "3" from SCREEN #25, the screen above will appear. Choose the report you wish according to the following descriptions.

1. PRINT MONTH — This option prints the Income and Expense Summary for the month that you designate.
2. PRINT RANGE OF MONTHS — This option prints the total income and expenses for the months selected.
3. Press "3" to return to the Printed Reports Menu.

You may compare to the budget, compare to the totals through last month or print the range only. The differences when comparing to totals through last month will be the current month's income and expense.

Special Functions Print Check/Activity Report

SCREEN #26

*** * HOME ACCOUNTANT * ***
ACTIVITY REPORT/PRINT CHECKS
JOHN SMITH NOV 1981

1. CHECKBOOK/PRINT CHECKS
2. CREDIT CARD
3. CASH
4. ALL (1-3)
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MAIN MENU

ENTER SELECTION (1-7) ____

To use this feature, press "4" from the MAIN MENU (SCREEN #1).

SCREEN #26 will appear. If more than one checkbook has been defined, item 5 SELECT PERSON/CHECKBOOK will automatically be selected unless previously selected.

This section allows you to print reports for any transaction activity; it will also allow you to print checks on preprinted check forms (sample enclosed with this manual).

The activity report lets you customize a report for your needs. It uses the same criteria as SPECIAL FUNCTIONS — SEARCH/EDIT. You may list the activity for a particular category or memo or a combination of any or all of the specifications of the transaction. If the report contains at least two transactions, then a total will be printed.

NOTE: For transactions that are split, the "split" amounts are not added to the report total. The exception is when the split category matches the category requested for the report.

Special Functions — Check Activity Report, Print Checks

SCREEN #27

* * HOME ACCOUNTANT * *
CHECKBOOK
JOHN SMITH NOV 1981
FIRST NATIONAL

1. CHECK ACTIVITY REPORT
2. PRINT CHECKS
3. MENU

ENTER SELECTION (1-3) ____

By pressing "1" from SCREEN #26, the screen above will appear. Select the desired option.

1. CHECK ACTIVITY REPORT
2. PRINT CHECKS

When printing checks, you may enter an address for every check if desired. To do this, answer Y to the question.

* * * * *

DO YOU WANT TO INSERT ADDRESSES (Y/N)?

* * * * *

You will be asked to enter the required information for each check to be printed.

Special Functions Check Activity Report

SCREEN #27A

*** * HOME ACCOUNTANT * ***
CHECKBOOK
 JOHN SMITH NOV 1981
 CHECK ACTIVITY REPORT

MODE 1) CHECK 2) DEPOSIT 3) END

A DATE (M)MODE
 B CHECK #
 C PAID TO
 D AMOUNT
 E MEMO
 F CATEGORY
 G TAX (Y/N)
 H CLEARED
 I MO 11 ->11 11 ->11
 J TR#->8

LETTER TO CHANGE (A-J)

(X)CANCEL (P)PRINT (S)SEARCH (M)MODE
 ENTER SELECTION

By pressing "1" from SCREEN #27, the screen above appears on your display.

NOTE: MODE at top of screen indicates check or deposit.

This extremely powerful and flexible feature allows you to print a report based only on the criteria you select. For example:

- A. Put in a date — just those checks written on that date will be printed.
- B. Paid to — enter a name and just those checks written to that payee will be printed.
- C. Make up a combination — e.g., select just those checks written for a specific category or a specific amount which has been paid to a specific person.
- D. Select (S)Search to find the appropriate items for the report.
- E. (P)Prints the screen.
- F. (X)Cancels Search criteria

The best way to use this feature fully is to experiment. [NOTE: If you select no items (A-H), then all transactions will be reported for the months indicated (selection I). MODE at top of screen indicates if checks or deposits are being reported.

Sample Activity Reports

```

** HOME ACCOUNTANT **
  CHECKBOOK
  FRED SMITH NOV 1981
  CHECK ACTIVITY REPORT

MODE  1)CHECK  2)DEPOSIT  3)END

A DATE
B CHECK #
C PAID TO
D AMOUNT
E MEMO
F CATEGORY
C TAX(Y/N)
H CLEARED
I MO 09->11 11 ->11
J TR#->127
  
```

If no items are selected then all activity for the range of months selected will be printed.

```

CHECKBOOK TRANSACTIONS
CHECK ACTIVITY REPORT
FOR FRED SMITH
NOV 15, 1981
  
```

TRAN DATE	CHECK	PAID TO	AMOUNT	MEMO	CATEGORY	TAX CLR	PTD
107 11/06/81	1803	PACIFIC TELEPHONE	24.46		TELEPHONE	N	N
108 11/06/81	1804	SO CL GAS	26.96		SO CL GAS	N	N
109 11/06/81	1805	CLASS PEST	23.00	QUARTERLY	HOME IMPROVEMENT	N	N
110 11/06/81	1806	SEAKS	118.52	PAYMENT	SEAKS	N	N
111 11/09/81	1807	PEOPLES	380.11		SAVINGS	N	N
114 11/09/81	1808	NATHAN KAUFMAN PRESCHL	11.25	SARA EXTRA HRS	PRESCHOOL	N	N
115 11/09/81	1809	RAY CITIES VACUUM	13.08	ELECTRIC BROOM REPAIR	HOUSEHOLD	N	N
116 11/09/81	1810	LUCKY	50.00	FOOD	FOOD	N	N
117 11/11/81	1811	MAY CO	13.25	TIE BOB MILLER	GIFTS	N	N
118 11/11/81	1812	MAY CO	8.47	STEVE WALLET	CLOTHING	N	N
119 11/11/81	1813	TIVOLI	87.51	MEAT	FOOD	N	N
120 11/11/81	1814	CITIZENS SAVINGS	439.56		MORTGAGE PAYMENT	N	N
121 11/12/81	1815	THRIFTY DRUG	7.18		MEDICAL	N	N
122 11/13/81	1816	LUCKY	25.00		NO CATEGORY	N	N
123 11/13/81	1817	CONTEMPO	53.00	JUDI BLOUSE	CLOTHING	N	N
124 11/15/81	1818	BROADWAY	16.73	JEWELRY	GIFTS	N	N
125 11/15/81	1819	BROADWAY	7.95	JENNIFER LEG WARMS	CLOTHING	N	N
126 11/15/81	1820	UPS	8.25	SHIPPING	GIFTS	N	N
127 11/15/81	B-1	SPMB	1.00	UNCOLLECTED FUNDS	NO CATEGORY	N	N

TOTAL 1978.34

CLR: Indicates if check has cleared bank.

PTD: Indicates if the check was printed from the print checks selection.

NOTE: If a "?" appears in the CLR column it means that check had not cleared the bank at the start of a new disk. It's status is unknown from the previous disk but can be checked from the current disk.

** HOME ACCOUNTANT **
 CHECKBOOK
 FRED SMITH NOV 1981
 CHECK ACTIVITY REPORT

MODE 1)CHECK 2)DEPOSIT 3)END
 A DATE (M)MODE
 B CHECK #
 C PAID TO
 D AMOUNT
 E MEMO
 F CATEGORY CLOTHING
 G TAX(Y/N)
 H CLEARED
 I MO 09->11 11 ->11
 J TR#->127

Those transactions with a category of clothing will be printed for the range of months selected.

CHECKBOOK TRANSACTIONS
 CHECK ACTIVITY REPORT
 FOR FRED SMITH
 NOV 15, 1981

TRAN DATE	CHECK PAID TO	AMOUNT	MEMO	CATEGORY	TAX CLK PTD
104 11/04/81 1800	GOLD SHOP	475.00	JUDI EARRINGS	CLOTHING	N N N
118 11/11/81 1812	PAY CO	8.47	STEVE WALLET	CLOTHING	N N N
123 11/13/81 1817	CONTEMPO	53.00	JUDI BLAUSE	CLOTHING	N N N
125 11/15/81 1819	BROADWAY	7.95	JENNIFER LEG WARMS	CLOTHING	N N N
TOTAL		544.42	*****		

** HOME ACCOUNTANT **
 CHECKBOOK
 FRED SMITH NOV 1981
 CHECK ACTIVITY REPORT

MODE 1)CHECK 2)DEPOSIT 3)END

A DATE (M)MODE
 B CHECK #
 C PAID TO
 D AMOUNT
 E MEMO JUDI
 F CATEGORY CLOTHING
 G TAX(Y/N)
 H CLEARED
 I MO 09->11 11 ->11
 J TR#->127

A combination of keys will produce a narrowly selected report. The key is matched to the transaction item by comparing its left hand characters to the key. Below all checks with a memo beginning with Judi and a category of clothing will be printed.

CHECKBOOK TRANSACTIONS
 CHECK ACTIVITY REPORT
 FOR FRED SMITH
 NOV 15, 1981

TRAN DATE	CHECK PAID TO	AMOUNT	MEMO	CATEGORY	TAX CLR PTD
104 11/04/81 1800	GOLD SHOP	475.00	JUDI EARRINGS	CLOTHING	N N N
123 11/13/81 1817	CONTENPO	53.00	JUDI BLOUSE	CLOTHING	N N N
TOTAL		528.00	*****		

ALL TRANSACTIONS
CREDIT ACTIVITY REPORT
FOR FRED SMITH
NOV 20, 1981

TRAN DATE	REF	NAME	AMOUNT	MEMO	CATEGORY	TAX	CLR	PTD	TYPE
137 11/18/81	1824	POTTERY BARN	16.57	PED'S WEDDING	GIFTS	N	N	N	CHK
138 11/18/81	1825	CEMCO	31.69	JENNIFER WATCH	GIFTS	N	N	N	CHK
139 11/18/81	1826	LUCKY	40.00		FOOD	N	N	N	CHK
140 11/18/81	1827	PEOPLES	400.00		SAVINGS	N	N	N	CHK
141 11/20/81	1828	RAINBOW CONNECTION	4.49	STEVE TOY	GIFTS	N	N	N	CHK
142 11/20/81	1828	PRICE CLUB	25.77	BOOKS OLIVES SALMON	MISCELLANEOUS	N	N	N	CHK
143 11/20/81	1830	MAY CO	26.49	JUDI SWEATER	CLOTHING	N	N	N	CHK
144 11/20/81		JAL LIQUOR	12.50	BOURBON	FOOD	N	N	N	CHK

TOTAL 2807.76

NOTE: CLR and PTD only refer to checkbooks
REF: Reference for check #
TYPE: Identifies the type of transaction in an "ALL" transaction report.

CREDIT CARDS TRANSACTIONS
PURCHASE ACTIVITY REPORT
FOR ALL
NOV 20, 1981

TRAN DATE	CARD	MERCHANT	AMOUNT	MEMO	CATEGORY	TAX	PER
112 11/05/81	MC	COUNTRY CORNERS	32.38	JUDI	HOUSEHOLD	N	1
128 11/13/81	MC	CHEVRON	23.99		GASOLINE	N	1
129 11/13/81	MC	HARBOR GLASS	23.87	PICTURE FRAMES LT TBL	GIFTS	N	1
130 11/13/81	MC	TOTS R US	18.82	JENNIFER	GIFTS	N	1
131 11/13/81	MC	PLAYWORLD	27.13	SARA	GIFTS	N	1
132 11/13/81	MC	AMER PORTRAIT CTR	17.97	FRAME	GIFTS	N	1
146 11/20/81	MC	ZODY'S	34.56	SKIRT	CLOTHING	N	2

TOTAL 178.72

PER: 1. FRED SMITH 2. JOAN SMITH

NOTE: (FOR ALL) is only available when there are at least 2 person/
checkbooks.
PER: Person/checkbook is the person or checkbook that made that transaction.
NOTE: If your printer configuration is set for 80 columns only, then same
fields will be truncated.

Special Function — Print Checks

SCREEN #27B

* * HOME ACCOUNTANT * *

CHECKBOOK

JOHN SMITH NOV 1981

PRINT CHECKS

MODE

1)CHECK

2)DEPOSIT

3)END

A DATE

(M)MODE

B CHECK #

C PAID TO

D AMOUNT

E MEMO

F CATEGORY

G TAX (Y/N)

H CLEARED

I MO 11>11

11>11

J TR#>518

LETTER TO CHANGE (A-J)

(X)CANCEL

(P)PRINT

(S)SEARCH

(M)MODE

ENTER SELECTION

NOTE: Checks to be printed must have been recorded from transactions.

This option is virtually identical to printing an activity report. You must, of course, have pre-printed checks in your printer. (See sample check and order form.)

You may print a test check, if desired. NOTE: Once a check has been printed, it may be printed again only by specifying the entry number desired.

(P) Prints the screen.

(S) Search — Searches and prints checks that meet the selected criteria.

2) Deposit is not functional in print checks.

* * * * *

SET PAPER AND PRINTER TO TOP OF FORM
PRESS ANY KEY WHEN READY

* * * * *

Be sure the "top of form" control is set, as well as the form itself properly aligned. Your printer must be "on-line" and the power on.

* * * * *

PRINTING
DO NOT INTERRUPT
(ESC) TO ABORT

* * * * *

When the report starts to print, you may terminate it at any time by pressing the (ESC) key, after which you will be returned to SCREEN #27B. If there are no transactions that fit the selected criteria, no report will be printed.

Miscellaneous Messages

* * * * *

DISK FULL
NO NEW TRANSACTIONS MAY BE RECORDED
UNTIL A NEW DATA DISK HAS BEEN STARTED.
RETURN TO MAIN MENU TO DO THIS.
LAST TRANSACTION NOT RECORDED
HIT ANY KEY TO CONTINUE.

* * * * *

Disk Full Messages:

A disk full can occur in two places:

- 1) When entering any transaction (check, credit card or cash). The last transaction will not have been recorded. It must be recorded on the extended disk.
- 2) When starting a new month and some automatic transactions are being recorded. In this case, the new month must be started on the new disk after selecting the function, EXTEND DATA DISK, from the MAIN MENU.
- 3) NOTE: A year-end message will occur if you have reached the end of your fiscal or calendar year as defined in the budget section of **THE HOME ACCOUNTANT**. At this point, you will find the appropriate selection for starting the new year on the Main Menu.

SELECT DIFFERENT DATA DISK

* * * * *

REMOVE ANY DISKETTE FROM DRIVE #2 AND
INSERT DATA DISK
HIT ANY KEY TO CONTINUE

* * * * *

If you wish to examine a disk other than the current disk in the drive, you must use this selection. NOTE: depending on the number of drives you have, the message will vary.

WARNING: Changing disks in any other place in the operation of **THE HOME ACCOUNTANT** may cause loss of information and create confusion.

Extend Data Disk

* * * * *

DO YOU HAVE A COPY OF THE CURRENT
DATA DISK TO BE EXTENDED (Y/N) Y

INSERT THE COPY IN DRIVE 2
PRESS ANY KEY WHEN READY

* * * * *

If you have received a disk full message while using the transactions program of **THE HOME ACCOUNTANT**, you must select this option to continue the use of the system.

IMPORTANT: You must have a copy of your current data disk (use COPYA program on DOS 3.3 System Master diskette).

Place the copy of the data disk in the appropriate drive as prompted. Only full or closed disks can be extended (see message). When the disk has been prepared, you will be returned to the MAIN MENU.

NOTE: When the Data Disk is Extended or a new year started, all outstanding checks are moved forward to the new disk. IF you have never reconciled you may receive a disk full message seemingly prematurely. To avoid this, reconcile before you extend a disk.

* You must
RUN END OF MONTH
FIRST

Start New Year

DO YOU HAVE A COPY OF THE CURRENT
DATA DISK TO START NEW YEAR (Y/N) Y

INSERT THE COPY IN DRIVE 2
PRESS ANY KEY WHEN READY.

If you have come to the end of your fiscal year while using the transactions program of **THE HOME ACCOUNTANT**, you must select this option to continue the use of the system.

IMPORTANT: You must have a copy of your current data disk.

Place the copy of the data disk in the appropriate drive as prompted. Only end-of-year disks can be used to start a new year (see message). When the disk has been prepared, you will be returned to the MAIN MENU.

Trouble Shooting Guide

A great deal of effort has gone into the design and testing of **THE HOME ACCOUNTANT** system in order to assure you as trouble free an operation as possible. However, should you encounter difficulties that either you or your dealer cannot solve, please call or contact Continental Software's customer service department.

BUT, before calling:

Please read the balance of this section. It may save you the time and expense of a call.

- A) Before using **THE HOME ACCOUNTANT** system, or for that matter any other program we assume that you have spent the necessary time in familiarizing yourself with the proper operation of your computer and related hardware. We cannot answer questions that do not pertain to the actual use of **THE HOME ACCOUNTANT** system (e.g., how to initialize or copy diskettes) that are covered in your computer or printer manuals.
- (B) Please double check your equipment to ensure that it is functioning properly. Often, an apparent software problem is, in fact, hardware related (e.g., memory problems or the disk drive needs a speed adjustment).

- (C) Please read **THE HOME ACCOUNTANT** manual thoroughly.
- (D) **THE HOME ACCOUNTANT** has been thoroughly tested using the following equipment. We cannot answer questions concerning equipment not on this list.

- (1) Apple Hi Speed Serial card
- (2) Apple Parallel card
- (3) Apple II+ with 48K
- (4) standard Apple Disk Drives

Printers

- (5) Epson MX-80/80 FT
- (6) Epson MX-100
- (7) Paper Tiger 445/460/560
- (8) Texas Instruments 810
- (9) Anadex 9501

- (E) Please remember to use only blank initialized diskettes for your data storage.
- (F) **DO NOT** exit from **THE HOME ACCOUNTANT** except as directed from the Main Menu, use the "EXIT" option). This will help assure that your files (information) are kept in proper order.
- (G) **DO NOT** press the RESET key, turn your power off, or remove any diskette during the operation of the program except as directed.
- (H) **DO NOT** use a write protect tab on either your data diskette or the program diskette.
- (I) **DO** make frequent copies or backups of your data diskette.
- (J) If for some reason you must change the actual activity for one or more budget categories, select 5. BUDGET from the Main Menu and then select the EDIT function. You may change the activity for any month by typing the same letter as the month but preceded by CTRL key.
- (K) If error type 5 END OF DATA or error type 8, I/O occurs, then some damage has been done to your disk. It is not recoverable and is not the fault of **THE HOME ACCOUNTANT**. Your only recourse is to have a backup data disk which has been previously made.

If, after going over the above points, you still have a problem, please do not hesitate to call or contact Continental Software's customer service. We want you to be satisfied with your purchase.

*** *** When calling customer service, you *must* indicate the following code: Home Accountant HA 150. This code insures us that you have a legal copy of the program and it also tells us that you have read this manual.

Program Overview

*** HOME ACCOUNTANT ***
MAIN MENU

1. TRANSACTIONS
2. GRAPHS
3. PRINTED REPORTS
4. PRINT CHECKS/ACTIVITY REPORT
5. BUDGET
6. EXTEND DATA DISK
7. START NEW YEAR
8. HARDWARE/START NEW SYSTEM
9. EXIT

ENTER SELECTION (1-9)

*** HOME ACCOUNTANT ***
TRANSACTIONS
JOHN SMITH NOV 1981

1. CHECKBOOK
2. CREDIT CARD
3. CASH
4. START NEW MONTH
5. SELECT PERSON/CHECKBOOK
6. SELECT DIFFERENT DATA DISK
7. MENU

ENTER SELECTION (1-5)

*** HOME ACCOUNTANT ***
GRAPHING MODULE
SMITH FAMILY NOV 1981

1. BAR-GRAPH (BUDGET TO ACTUAL)
2. LINE-GRAPH (ACTUAL EXPENSES)
3. TREND ANALYSIS
4. MENU

ENTER SELECTION (1-4)

*** HOME ACCOUNTANT ***
CHECKBOOK
JOHN SMITH NOV 1981
FIRST NATIONAL

1. ENTER CHECKS/DEPOSITS
2. SEARCH EDIT
3. RECONCILE BANK
4. AUTOMATIC TRANSACTIONS
5. MENU

ENTER SELECTION (1-5)

*** HOME ACCOUNTANT ***
CASH
JOHN SMITH NOV 1981

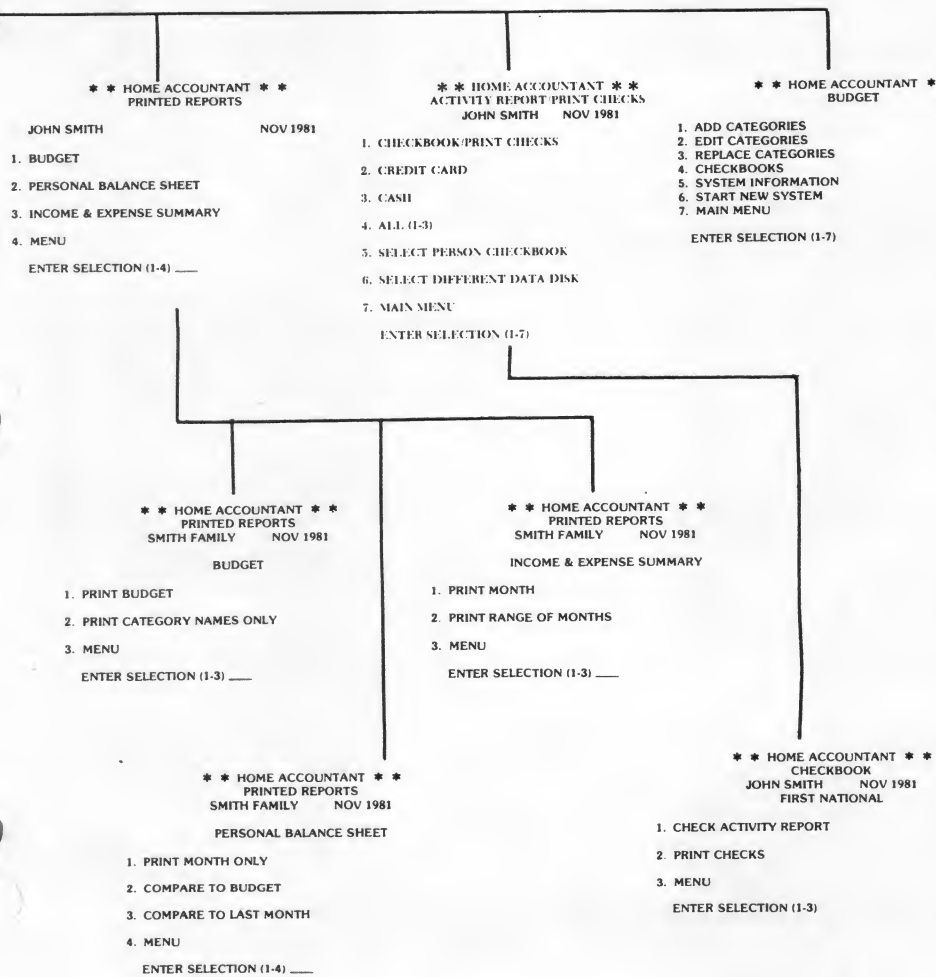
1. ENTER PAYMENTS RECEIPTS
2. SEARCH EDIT
3. MENU

ENTER SELECTION (1-3)

*** HOME ACCOUNTANT ***
CREDIT CARDS
JOHN SMITH NOV 1981

1. ENTER PURCHASES RETURNS
2. SEARCH EDIT
3. MENU

ENTER SELECTION (1-3)



The Most Asked Questions About THE HOME ACCOUNTANT

Q: How do I correct the actual amount of my asset accounts?

A: To change the actual amount of any budget category, you must first bring up that category in the Search/Edit mode from the Budget sub-menu. After bringing up the proper category, you must decide which months activity is to be changed. When the month has been chosen, type in the letter referencing the month you want to change, preceded by the Control (CTRL) key. For example, to change the actual amount for March, type: CTRL-F. For August, type: CTRL-K. This will position the cursor in the actual column. Now, simply enter the proper amount, hit RETURN, and hit "R" for Record.

Q: I've set up my budget, why can't I go to the Printed Reports?

A: **THE HOME ACCOUNTANT** locks you out of all sections of the program except **HARDWARE**, **BUDGET** and **TRANSACTIONS** while setting up the system. To get to the printed reports section, it will be necessary to enter at least one transaction. After this transaction has been entered, all the other options from the Main Menu will be accessible to you.

Q: Instead of printing the desired report, the program prints what is on the monitor screen when I push "P". What's wrong?

A: Nothing is wrong. The option "P" activates a screen dump routine in the program, which is designed to send what is currently on your monitor screen to the printer. To print the report, it is necessary to choose option "S" for Search.

Q: What should I do if the PRINT CHECKS/ACTIVITY REPORT section will not load?

A: Return the disk for a replacement. Some of our earlier disks left our production department with a damaged file. Please mark your package "RETURN FOR REPLACEMENT", and it will be replaced at no charge. Note: We must have the damaged disk returned to us before we can ship a replacement.

Q: What if the printer that I have isn't among those on the list?

A: Most likely, the printer that you have will be compatible with **THE HOME ACCOUNTANT**. We are in constant contact with the various printer manufacturers to obtain specs on their printers, and we are constantly adding printers to the list of printers which will work with **THE HOME ACCOUNTANT**. Below is a list of the latest additions of compatible printers and interfaces. If your printer still isn't on the list, or you are unsure as to how to set up **THE HOME ACCOUNTANT** to work with your printer/interface combination, call us. We will be more than happy to help.

Printers:

MPI 88
ANADEx 9501
NEC 8023A
CENTRONICS 739
IDS PRISM
C. ITOH STARWRITER
OKIDATA MIROLINE 80

INTERFACES:

CPS MULTIFUNCTION CARD
SSM AIO II
SSM ASIO

Q: How should I enter my paychecks into the system?

A: There are two ways of handling paychecks with **THE HOME ACCOUNTANT**. The first way starts with the gross amount of the paycheck being entered into one of your checking accounts. Then create transactions that reflect the deductions that are taken out of your checks. This will necessitate having expense categories created for all your paycheck deductions. When creating the transactions for the deductions, use fictitious check numbers (e.g. X1, X2. Starting the check number with an alpha character tells **THE HOME ACCOUNTANT** that this amount of money was deducted but a check was not actually written. This is also useful when deducting funds via an electronic teller.). The second method simply has you entering the net amount of the check into the system. The first method gives you a more accurate figure as to actual income, but uses more budget categories. Use whichever suits your needs best.

Q: Can the Hi-Res graphs that the system creates be dumped to a printer?

A: Yes. Please see page 62 for instructions.

Q: I can't find a transaction that I know was entered in my checkbook. What should I do?

A: Most likely you are searching the wrong checkbook. If you are using multiple checkbooks, you must select the proper checkbook before entering or editing any transactions. To do this use the **SELECT PERSON/CHECKBOOK** option from the Transactions main menu.

Q: Can transactions or unused budget categories be deleted?

A: No. Much thought was put into this question when designing **THE HOME ACCOUNTANT**. The decision was made not to allow deletion of categories or transaction for the simple reason that if the option was given to delete what you don't want, chances are that eventually you may delete something you do want. So what do you do when you need to void a transaction or eliminate a budget category? For transactions, simply enter zero in the amount field of the transaction in question and enter **NO CATEGORY** in the Category field. Using this technique, the transaction will not effect any balances and will not show up in reports. If the transaction needs to be reentered, that can be done at this point. As far as budget categories go, if you need to eliminate a budget category, simply enter all zeros in the fields of the category. If you wish to re-use the space of a category you are eliminating, use the **REPLACE CATEGORIES** option from the Budget menu.

Q: What is wrong, if, when I print anything, it all appears on one line on the printer.

A: You have selected the wrong response to the **SUPPRESS LINE FEED** question in the Hardware section of the program. Change your response to "NO" and re-record it. Now print out a report. If the problem persists, please call our Customer Support Department.

Q: Is it necessary to enter the same type of Budget categories next to each other (e.g. all expenses together, all assets together)?

A: No. **THE HOME ACCOUNTANT** will group all of these together when it is necessary, such as printing out a report. There is no way to sort your categories through **THE HOME ACCOUNTANT**.

Q: Where do I order the pre-printed checks?

A: If you did not receive an order form with **THE HOME ACCOUNTANT**, the checks may be ordered through a company called NEBS Computer Forms. They can be reached at the following number: 1-800-922-8560, 8:30 a.m. to 5:00 p.m. EST. The checks that are used in conjunction with **THE HOME ACCOUNTANT** are series 9022.